

LAW OFFICES

Friedman & MacFadyen, P.A.

DC OFFICE

5301 Wisconsin Ave. N.W.
Suite - 750
Washington, DC 20015
Phone: (410) 685 1763
FAX: (410) 727 1759

TOTMAN BUILDING - SUITE 400
210 EAST REDWOOD STREET
BALTIMORE, MARYLAND 21202-3399
Phone: (410) 685-1763
FAX: (410) 727-1759

VIRGINIA OFFICE

1601 Rolling Hills Drive
Surry Building, Suite 125
Richmond, VA 23229
Phone: (804) 288 0088
FAX: (804) 288 0052

PLEASE REPLY
TO VIRGINIA

October 08, 2008

Mr. John K. Goodrow
7150 Strawn Court
Alexandria, VA 22306-3523

Re: 7150 Strawn Court.
Our File No.:

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.
THIS FIRM IS A DEBT COLLECTOR.**

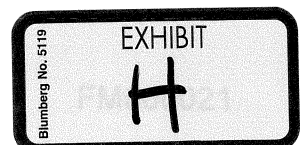
Dear Mr. Goodrow:

On October 26, 2005 you borrowed money from First Horizon Home Loan Corporation and executed a Mortgage/Deed of Trust and Note secured by the above referenced property. Since that time your loan has been transferred to MetLife Home Loans a division of MetLife Bank NA the current noteholder and/or servicer. The loan has been referred to this office for legal action based upon a default under the terms of your Mortgage/Deed of Trust and Note. This office has been retained to institute foreclosure proceedings under the loan agreement.

Pursuant to the Fair Debt Collection Practices Act, we are providing the following information. As of the date of this letter the total indebtedness due from the date of default is \$288,919.66 pursuant to the terms of Mortgage/ Deed of Trust and Note. On the following page we have provided you with a breakdown of that amount. If within thirty (30) days from receipt of this letter you fail to dispute all or part of the debt, the debt will be assumed as valid. If you notify this office in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt and a copy of such verification will be mailed to you. Upon your written request within the thirty (30) day period, this office will provide the name and address of the original noteholder, if different from the current noteholder.

If you have been discharged in a Chapter 7 proceeding, MetLife Home Loans a division of MetLife Bank NA will not pursue you personally for any deficiency which may arise from this foreclosure. Rather, MetLife Home Loans a division of MetLife Bank NA intends to proceed against the property to foreclose your Deed of Trust/Mortgage.

We have calculated a statement of your debt below, as of the date of this letter. Please understand, the figures shown below will continue to change as this foreclosure progresses and may have already changed by the time you receive this notice. To obtain the most current figures, it will be necessary for you to contact this office.



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Mr. John K. Goodrow

Total indebtedness of \$288,919.66 as of the date of this letter:

Principal Balance	\$281,837.09
Interest Accrued	\$5,671.97
07/01/2008 - 10/08/2008	
Accrued Late charges	\$244.25
07/01/2008 - 10/08/2008	
Escrow/Impound	\$356.35
Legal Fee	\$600.00
Foreclosure Expenses (To Date)	\$150.00
Other Fees	\$60.00
Total Due	\$288,919.66

Per diem: \$45.02 Monthly Late Charge: \$85.20

Should you wish to reinstate or payoff your loan, or obtain a current statement of your debt for any reason, please contact our foreclosure department at the above telephone number between the hours of 9:00 a.m. and 5:00 p.m. and ask for April

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.**

Very truly yours,

FRIEDMAN & MacFADYEN, P.A.

Stephen B. Wood

SBW:co
FIRST CLASS MAIL

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